

Serial No. 09/955,464 filed 9/18/2001  
Amendment and Response of April 30, 2007  
to Office Action of Nov. 30, 2006

RECEIVED  
CENTRAL FAX CENTER  
APR 30 2007

### Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

#### Listing of Claims:

1. (Currently Amended) ~~An apparatus~~ A method, comprising,  
  
    providing access to a webbank, said webbank comprising a website hosted on the server  
of a bank for the use of a webbank owner, the webbank owner being a customer having a bank  
account at the bank;  
  
    said webbank having a webaddress associated therewith and being accessible by the  
webbank owner over the World Wide Web using said webaddress;  
  
    said webbank also being accessible over the World Wide Web by a third party using said  
webaddress, such that the third party is provided with some degree of access to the webbank  
owner's bank account;  
  
    said webbank having access parameters associated therewith, said access parameters  
being parameters associated with the webbank which control said degree of access provided to  
the third party; and wherein said access parameters are customizable by the webbank owner.
2. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 1, wherein one of said  
access parameters corresponds to deposit rights, such that the third party can deposit funds  
at the owner's webbank for credit to the customer's bank account.

Serial No. 09/955,464 filed 9/18/2001  
Amendment and Response of April 30, 2007  
to Office Action of Nov. 30, 2006

3. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 1, wherein one of said access parameters corresponds to withdrawal rights, such that the third party can withdraw funds from the customer's bank account.
4. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 1, wherein one of said access parameters corresponds to viewing rights, such that the third party can view information regarding transactions on the customer's bank account.
5. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 1, wherein one of said access parameters includes a password provided to said third party which is different from the password of the webbank owner.
6. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 1, wherein one of said access parameters defines the amount of funds which can be controlled by said third party.
7. (Currently Amended) ~~An apparatus~~ A method, comprising,  
providing access to a first webbank, said first webbank comprising a website hosted on a bank server for the use of a first webbank owner,  
  
wherein said first webbank has a webaddress associated therewith and is accessible by the webbank owner over the World Wide Web using said webaddress; and,  
  
wherein said webbank owner can access said first webbank to provide said first webbank with a second webaddress, the second webaddress being a webaddress associated with a second webbank.

Serial No. 09/955,464 filed 9/18/2001  
Amendment and Response of April 30, 2007  
to Office Action of Nov. 30, 2006

8. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said first webbank and said second webbank are both hosted on the bank server of the same bank.
9. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said first webbank and said second webbank are hosted on the bank servers of different banks.
10. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said second webaddress is used to transfer funds between said first webbank and said second webbank.
11. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein webbank owner can transfer said funds virtually instantaneously.
12. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said funds are transferred within five minutes.
13. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said funds are transferred within an hour.
14. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said funds are transferred between the first webbank and the second webbank at the precise time designated by the first webbank owner.
15. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said funds are transferred between the first webbank and the second webbank at the precise time designated by the owner of the second webbank.
16. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein the second webaddress can be used at the first webbank to withdraw funds from the first webbank and

Serial No. 09/955,464 filed 9/18/2001  
Amendment and Response of April 30, 2007  
to Office Action of Nov. 30, 2006

deposit those funds at the second webbank.

17. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein the second webaddress can be used at the first webbank to withdraw funds from the second webbank and deposit those funds in the first webbank.
18. (Currently Amended) ~~An apparatus~~ A method as claimed in claim 7, wherein said first webbank can use said second webaddress to view transaction records at the second webbank.

Claims 19-37 (cancelled)